

<b>Notice of References Cited</b>	Application/Control No. 10/041,765	Applicant(s)/Patent Under Reexamination AHLES, DANIEL	
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#### U.S. PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
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#### NON-PATENT DOCUMENTS

*		Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)
*	U	Piskora, Beth. "Three big check acceptance companies sign up with fledgling verification outfit". American Banker, New York, NY, Jan. 30, 1996. Vol. 161, Iss. 19.
	V	Kreis, J. Daniel "Comment: Don't Overreact to Changes in Credit Scores" March 17, 1998 American Banker; Vol. 163 , No. 51; p 14
*	W	Kumar et al. "Reengineering the lending procedure for small businesses: a case study". Work Study. London. 1999. Vol. 48, Iss. 1.
	X	Wayne Mattingly "Messenger-Inquirer, Owensboro, Ky., Wayne Mattingly Column" March 20, 2000 Messenger-Inquirer, Owensboro, Ky

\*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)  
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	U	Robida et al. "How many scorecards do I need for my business lending environment?"Jun 2000 Business Credit , v 102 , n 6 , p 36-38
	V	
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